

- 2 -

What is claimed is:

1 - 12. (Canceled)

13. (Original) An interactive bill-payment system for enabling online management and treatment of itemized bills by proxy over a data-packet-network comprising:

a first server node connected to the network, the server node providing a service-access-point for accessing users;

a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation, data procurement, and data aggregation on behalf of the accessing users;

a plurality of server nodes connected to the network and accessible to the second server node, the server node functioning as data sources for the data procurement and aggregation; and

a bill-payment software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes, characterized in that users accessing the first server node from the remote computer nodes interact with the bill payment interface for the purpose of paying bills and performing other treatments associated with listed bills, the payment and treatments of the listed bills performed by proxy using the functions of the first and second server nodes.

14. (Original) The interactive bill-payment system of claim 13, wherein the data-packet-network is the Internet network.

15. (Original) The interactive bill-payment system of claim 14, wherein the first server node is a portal server providing a personalized interfaces of the form of hyper-text-markup-language interfaces.

- 3 -

16. (Original) The interactive bill-payment system of claim 15, wherein the plurality of server nodes host services accessible over the Internet and subscribed to by the accessing users.

17. (Original) The interactive bill-payment system of claim 16, wherein the remote computer nodes are personal computers with accessibility to the Internet.

18. (Original) The interactive bill-payment system of claim 16, wherein the remote computer nodes are cellular telephones with accessibility to Internet.

19. (Original) The interactive bill-payment system of claim 16, wherein the remote computer nodes are hand-held computers with accessibility to the Internet.

20. (Original) The interactive bill-payment system of claim 16, wherein the second server node stores aggregated data in a connected data repository held externally from the server.

21. (Original) The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hyper-text-markup-language.

22. (Original) The interactive bill-payment system of claim 21, wherein the treatments of the listed bills in addition to bill payment include viewing a full account of the bill, marking the bill has paid, deleting the bill, obtaining advice regarding selected treatment of the bill, and receiving an alert associated with the bill.

23. (Original) The interactive bill-payment system of claim 22, wherein obtaining advice regarding selected treatment of the bill includes calculated and solution-oriented results.

24 - 34. (Canceled)